

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:) CHAPTER 7
)
JAY'VEION JACQUEZ PRUITT,) CASE NO. 23-54421 - WLH
)
DEBTOR)

**DEBTOR'S AMENDMENT TO CHAPTER 7
SCHEDULES AND SUMMARY OF SCHEDULES**

COMES NOW Debtor and amends the Chapter 7 Schedules to provide the following:

1. Debtor amends Schedule A/B, as attached, to update the Debtor's personal property.
2. Debtor amends Schedule C, as attached, to updates the Debtor's property claimed as exempt.
3. Debtor amends Schedule I, as attached, to update the current monthly income.
4. Debtor amends Schedule J, as attached, to update the current monthly expenses.
5. Debtor files the Chapter 7 Statement of Intention, as attached.
6. Debtor amends the Disclosure of Compensation of Attorney for Debtor, as amended.
7. Debtor files the Chapter 7 Statement of Current Monthly Income.
8. Debtor amends the Summary of Schedules to reflect the changes listed above.

WHEREFORE, Debtor prays that this Amendment be allowed, and for such other and further relief as the Court deems appropriate and just.

{signature below}

Respectfully submitted,

This 22nd day of August, 2023

/s/

Sydney M. Cauthen
GA Bar No.: 523806
The Semrad Law Firm, LLC
6125 Old National Hwy, Suite 121
College Park, GA 30349
(470) 990-9676
Attorney for the Debtor

UNITED STATES BANKRUPTCY COURT
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IN RE:) CHAPTER 7
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DEBTOR)

CERTIFICATE OF SERVICE

I hereby certify under penalty of perjury that I am more than 18 years of age, and that on this day; I served, or caused to be served, a copy of the foregoing amended schedules upon the following by depositing a copy of the same in U.S. Mail with sufficient postage affixed thereon to ensure delivery:

Jay'Veion Jacquez Pruitt
1897 Madras Court
Lithonia, GA 30058

S. Gregory Hays (via ECF electronic notice)
Hays Financial Consulting, LLC
Suite 555
2964 Peachtree Road
Atlanta, GA 30305

This 22nd day of August, 2023

/s/
Sydney M. Cauthen
GA Bar No.: 523806
The Semrad Law Firm, LLC
6125 Old National Hwy, Suite 121
College Park, GA 30349
(470) 990-9676
Attorney for the Debtor

Fill in this information to identify your case:

Debtor 1	Jay'Veion First Name	Jacquez Middle Name	Pruitt Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern		District of Georgia (State)	
Case number (If known)	23-54421		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information - Amended

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. **Schedule A/B: Property** (Official Form 106A/B)

1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$17,889.53
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$17,889.53

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. **Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$38,245.00
---	-------------

3. **Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$3,016.00

Your total liabilities

\$41,261.00

Part 3: Summarize Your Income and Expenses

4. **Schedule I: Your Income** (Official Form 106I)

Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$3,516.85
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5. **Schedule J: Your Expenses** (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of <i>Schedule J</i>	\$3,515.00
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Debtor 1 Jay'Veion _____ Jacquez _____ Pruitt _____ Case number (if known) 23-54421
 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes.

7. What kind of debt do you have?

- Your debts are primarily consumer debts.** Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$1,526.67

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. Total. Add lines 9a through 9f.	\$0.00

Fill in this information to identify your case:

Debtor 1	Jay'Veion First Name	Jacquez Middle Name	Pruitt Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern		District of Georgia (State)	
Case number (If known)	23-54421		

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property - Amended

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2

Yes. Where is the property?

1.1

Street address, if available, or other description

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____
-

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? _____ **Current value of the portion you own?** _____

Number Street

City State Zip Code

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

If you own or have more than one, list here:

1.2

Street address, if available, or other description

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____
-

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? _____ **Current value of the portion you own?** _____

Number Street

City State Zip Code

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Debtor 1	Jay'Veion First Name	Jacquez Middle Name	Pruitt Last Name	Case number (if known)	23-54421
1.3 Street address, if available, or other description			What is the property? Check all that apply. <input type="checkbox"/> Single-family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other _____		
Number	Street		Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
City	State	Zip Code	Current value of the entire property? _____ Current value of the portion you own? _____		
Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. <hr/>					
Check if this is community property (see instructions) <input type="checkbox"/>					
Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another					
Other information you wish to add about this item, such as local property identification number: _____					
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. ►					

Part 2: Describe Your Vehicles	
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.	
3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles	
<input type="checkbox"/> No	
<input checked="" type="checkbox"/> Yes	
3.1 Make <u>Kia</u> Model: <u>K5</u> Year: <u>2021</u> Approximate mileage: <u>52312</u>	
Other information: <u>2021 Kia K5</u>	
Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	
Check if this is community property (see instructions) <input type="checkbox"/>	
Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
Current value of the entire property? <u>\$32213.00</u> Current value of the portion you own? <u>\$16106.50</u>	
3.2 Make _____ Model: _____ Year: _____ Approximate mileage: _____	
Other information: _____	
Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	
Check if this is community property (see instructions) <input type="checkbox"/>	
Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
Current value of the entire property? _____ Current value of the portion you own? _____	

Debtor 1	Jay'Veion First Name	Jacquez Middle Name	Pruitt Last Name	Case number (if known)	23-54421
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
	Other information: [Redacted]			Current value of the entire property?	Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
	Other information: [Redacted]			Current value of the entire property?	Current value of the portion you own?
4	Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories				
	<input checked="" type="checkbox"/> No				
	<input type="checkbox"/> Yes				
4.1	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
	Other information: [Redacted]			Current value of the entire property?	Current value of the portion you own?
4.2	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
	Other information: [Redacted]			Current value of the entire property?	Current value of the portion you own?
5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here ►					\$16106.50

Debtor 1 Jay'Veion Jacquez Pruitt Case number (if known) 23-54421
 First Name Middle Name Last Name

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe... Used Furniture & Household Goods

\$400.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music

No

Yes. Describe... Used Electronics- cellphones, TVs, laptops

\$900.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe...

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe...

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe...

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe... Used Clothing

\$400.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe...

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

Yes. Describe...

14. Any other personal and household items you did not already list, including any health aids you did not list

No

Yes. Describe...

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$1700.00

Debtor 1 Jay'Veion Jacquez Pruitt Case number (if known) 23-54421
 First Name Middle Name Last Name

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes

Cash:

\$53.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes

Institution name:

17.1. Checking account: SoFi Bank \$8.00

17.2. Checking account: _____

17.3. Savings account: SoFi Bank \$0.44

17.4. Savings account: _____

17.5. Certificates of deposit: _____

17.6. Other financial account: Cash App \$0.00

17.7. Other financial account: _____

17.8. Other financial account: _____

17.9. Other financial account: _____

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes

Institution or issuer name:

Stocks through Robinhood \$21.59

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No

Yes. Give specific information about them

Name of entity % of ownership:

Debtor 1 Jay'Veion Jacquez Pruitt Case number (if known) 23-54421
 First Name Middle Name Last Name

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
 Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them..... Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately.

Type of account:	Institution name:
401(k) or similar plan:	
Pension plan:	
IRA:	
Retirement account:	
Keogh:	
Additional account:	
Additional account:	

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes....

Electric:	Institution name:
Gas:	
Heating oil:	
Security deposit on rental unit:	
Prepaid rent:	
Telephone:	
Water:	
Rented furniture:	
Other:	

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes....

Issuer name and description:	

Debtor 1 Jay'Veion Jacquez Pruitt Case number (if known) 23-54421
 First Name Middle Name Last Name

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- No
 Yes....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- No
 Yes. Describe...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- No
 Yes. Describe...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- No
 Yes. Describe...

Money or property owed to you?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

- No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal:	\$0.00
State:	\$0.00
Local:	\$0.00

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- No
 Yes. Give specific information.....

Alimony:	\$0.00
Maintenance:	\$0.00
Support:	\$0.00
Divorce settlement:	\$0.00
Property settlement:	\$0.00

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No
 Yes. Describe...

Debtor 1 Jay'Veion Jacquez Pruitt Case number (if known) 23-54421
 First Name Middle Name Last Name

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Describe...

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe...

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

Yes. Describe...

35. Any financial assets you did not already list

No

Yes. Describe...

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here ►

\$83.03

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Yes. Go to line 38.

Current value of the portion you own?
 Do not deduct secured claims or exemptions

38. Accounts receivable or commissions you already earned

No

Yes. Describe...

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe...

Debtor 1 Jay'Veion Jacquez Pruitt Case number (if known) 23-54421
 First Name Middle Name Last Name

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No

Yes. Describe...

41. Inventory

No

Yes. Describe...

42. Interests in partnerships or joint ventures

No

Yes. Give specific information about them

Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

No

Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe.....

44. Any business-related property you did not already list

No

Yes. Give specific information

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

Yes. Go to line 47.

Current value of the portion you own?
 Do not deduct secured claims or exemptions

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No

Yes. Describe...

Debtor 1 Jay'Veon Jacquez Pruitt Case number (if known) 23-54421
 First Name Middle Name Last Name

48. Crops-either growing or harvested

- No
 Yes. Describe...

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- No
 Yes. Describe...

50. Farm and fishing supplies, chemicals, and feed

- No
 Yes. Describe...

51. Any farm- and commercial fishing-related property you did not already list

- No
 Yes. Describe...

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here ►

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- No
 Yes. Give specific information

54. Add the dollar value of all of your entries from Part 7. Write that number here ►

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 ►

56. part 2 total vehicles, line 5 \$16106.50

57. Part 3: Total personal and household items, line 15 \$1700.00

58. Part 4: Total financial assets, line 36 \$83.03

59. Part 5: Total business-related property, line 45

60. Part 6: Total farm- and fishing-related property, line 52

61. Part 7: Total other property not listed, line 54

62. Total personal property. Add lines 56 through 61. \$17889.53

Copy personal property total ►

+ \$17889.53

63. Total of all property on Schedule A/B. Add line 55 + line 62..... \$17889.53

Fill in this information to identify your case:

Debtor 1	Jay'Veion First Name	Jacquez Middle Name	Pruitt Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern		District of Georgia (State)	
Case number (If known)	23-54421		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt - Amended

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
Brief description: <u>Checking account, SoFi Bank</u> Line from <i>Schedule A/B:</i> <u>17</u>	\$8.00	<input checked="" type="checkbox"/> \$8.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
Brief description: <u>Savings account, SoFi Bank</u> Line from <i>Schedule A/B:</i> <u>17</u>	\$0.44	<input checked="" type="checkbox"/> \$0.44 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Debtor 1 Jay'Veion _____ Jacquez _____ Pruitt _____ Case number (if known) 23-54421
First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <i>Copy the value from Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
Brief description: <u>Other financial account, Cash App</u> Line from Schedule A/B: 17	\$0.00	<input checked="" type="checkbox"/> \$0 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
Brief description: <u>Cash on Hand</u> Line from Schedule A/B: 16	\$53.00	<input checked="" type="checkbox"/> \$53.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
Brief description: <u>Used Furniture & Household Goods</u> Line from Schedule A/B: 06	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
Brief description: <u>Used Electronics-cellphones, TVs, laptops</u> Line from Schedule A/B: 07	\$900.00	<input checked="" type="checkbox"/> \$900.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
Brief description: <u>Used Clothing</u> Line from Schedule A/B: 11	\$400.00	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
Brief description: <u>Stocks through Robinhood</u> Line from Schedule A/B: 18	\$21.59	<input checked="" type="checkbox"/> \$21.59 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)

Fill in this information to identify your case:

Debtor 1 First Name	Jay'Veion	Jacquez	Pruitt
Debtor 2 (Spouse, if filing) First Name		Middle Name	Last Name
United States Bankruptcy Court for the: Case number (If known)	Northern	District of Georgia (State)	

Check if this is:

An amended filing

A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income - Amended

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not Employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not Employed
Occupation	Store Manager	
Employer's name	F21 OPCO, LLC	
Employer's address	110 E 9TH ST Suite A500 Number Street Suite A500	Number Street
	Los Angeles California 90079 City State Zip Code	City State Zip Code
How long employed there?	2 months	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.
3. Estimate and list monthly overtime pay.
4. Calculate gross income. Add line 2 + line 3.

For Debtor 1	For Debtor 2 or non-filing spouse
2. _____ \$4,363.65	
3. _____ + \$0.00	
4. _____ \$4,363.65	

Debtor 1 First Name	Jacquez Middle Name	Pruitt Last Name	Case number (if known)	23-54421
For Debtor 1 For Debtor 2 or non-filing spouse				
Copy line 4 here		→ 4.	\$4,363.65	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$729.84		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$106.12		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify: <u>Health Savings Account</u>	5h.	\$10.83	+	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$846.80		
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,516.85		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: _____	8f.	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify: _____	8h.	\$0.00	+	
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	\$3,516.85	+ _____ = _____ \$3,516.85	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____				
11. + \$0.00				
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies				
12. _____ \$3,516.85 Combined monthly income				
13. Do you expect an increase or decrease within the year after you file this form?				
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____				

Fill in this information to identify your case:

Debtor 1	Jay'Veion First Name	Jacquez Middle Name	Pruitt Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern		District of Georgia (State)	
Case number (If known)	23-54421		

Check if this is:

An amended filing

A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses - Amended

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Forms 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent live
with you?

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. \$1,300.00

If not included in line 4:

4a. Real estate taxes 4a. \$0.00

4b. Property, homeowner's, or renter's insurance 4b. \$0.00

4c. Home maintenance, repair, and upkeep expenses 4c. \$0.00

4d. Homeowner's association or condominium dues 4d. \$0.00

Debtor 1 Jay'Veion
First Name

Jacquez
Middle Name

Pruitt
Last Name

Case number (if known) 23-54421

		Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5. \$0.00
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. \$195.00
6b.	Water, sewer, garbage collection	6b. \$110.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$250.00
6d.	Other. Specify: _____	6d. \$0.00
7.	Food and housekeeping supplies	7. \$500.00
8.	Childcare and children's education costs	8. \$0.00
9.	Clothing, laundry, and dry cleaning	9. \$120.00
10.	Personal care products and services	10. \$120.00
11.	Medical and dental expenses	11. \$120.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12. \$400.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$0.00
14.	Charitable contributions and religious donations	14. \$0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. \$0.00
15b.	Health insurance	15b. \$0.00
15c.	Vehicle insurance	15c. \$400.00
15d.	Other insurance. Specify: _____	15d. \$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$0.00
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	17a. \$0.00
17b.	Car payments for Vehicle 2	17b. \$0.00
17c.	Other. Specify: _____	17c. \$0.00
17d.	Other. Specify: _____	17d. \$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$0.00
19.	Other payments you make to support others who do not live with you. Specify: _____	19. \$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a.	Mortgages on other property	20a. \$0.00
20b.	Real estate taxes.	20b. \$0.00
20c.	Property, homeowner's, or renter's insurance	20c. \$0.00
20d.	Maintenance, repair, and upkeep expenses.	20d. \$0.00
20e.	Homeowner's association or condominium dues	20e. \$0.00

Debtor 1 Jay'Veion Jacquez Pruitt Case number (if known) 23-54421
First Name Middle Name Last Name

21. Other. Specify:	21	\$0.00
22. Calculate your monthly expenses.		
22a. Add lines 4 through 21.		\$3,515.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$0.00
22c. Add line 22a and 22b. The result is your monthly expenses.	22.	\$3,515.00
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a	\$3,516.85
23b. Copy your monthly expenses from line 22 above.	23b	\$3,515.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c	\$1.85

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

- No
 Yes

Explain here:

Fill in this information to identify your case:

Debtor 1	Jay'Veion First Name	Jacquez Middle Name	Pruitt Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern		District of Georgia (State)	
Case number (If known)	23-54421		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules - Amended

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.



Signature of Debtor 1

Date 08 / 18 / 2023
MM/DD/YYYY



Signature of Debtor 2

Date MM/DD/YYYY

SP

Fill in this information to identify your case:

Debtor 1	Jay'Veion First Name	Jacquez Middle Name	Pruitt Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern		District of Georgia (State)	
Case number (If known)	23-54421		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

- For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Exeter Finance Llc Description of property securing debt: 2021 Kia K5	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.
Creditor's name: Description of property securing debt:	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No. <input type="checkbox"/> Yes.
Creditor's name: Description of property securing debt:	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No. <input type="checkbox"/> Yes.
Creditor's name: Description of property securing debt:	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No. <input type="checkbox"/> Yes.

SP

Debtor	Jay'Veion 1	Jacquez	Pruitt	Case number (if known)	23-54421
	First Name	Middle Name	Last Name		

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.



Signature of Debtor 1

Date 08 / 18 / 2023
MM/DD/YYYY



Signature of Debtor 2

Date _____
MM/DD/YYYY



Fill in this information to identify your case:

Debtor 1	Jay'Veion First Name	Jacquez Middle Name	Pruitt Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern		District of Georgia (State)	
Case number (If known)	23-54421		

Check one box only as directed in this form and in Form 122A-1Supp:

1. There is no presumption of abuse.
2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- Not married. Fill out Column A, lines 2-11.
- Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- Married and your spouse is NOT filing with you. You and your spouse are:
- Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
 - Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions)	\$1,110.00	
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$0.00	
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$0.00	
5. Net income from operating a business, profession, or farm	Debtor 1 Debtor 2	
Gross receipts (before all deductions)	\$416.67	
Ordinary and necessary operating expenses	-\$0.00	-
Net monthly income from a business, profession, or farm	\$416.67	
6. Net income from rental and other real property	Debtor 1 Debtor 2	
Gross receipts (before all deductions)	\$0.00	
Ordinary and necessary operating expenses	-\$0.00	-
Net monthly income from rental or other real property	\$0.00	
7. Interest, dividends, and royalties		\$0.00

Debtor 1 Jay'Veion First Name	Jacquez Middle Name	Pruitt Last Name	Case number (if known) 23-54421
----------------------------------	------------------------	---------------------	------------------------------------

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you \$0.00
For your spouse \$0.00

Column A
Debtor 1

\$0.00

Column B
**Debtor 2 or
non-filing spouse**

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$0.00

Total amounts from separate pages, if any.

+\$0.00

+ _____

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$1,526.67

+

\$1,526.67

Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11. Copy line 11 here →

\$1,526.67

Multiply by 12 (the number of months in a year).

12b. The result is your annual income for this part of the form.

12b. \$18,320.04

13 Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

Georgia

Fill in the number of people in your household.

1

Fill in the median family income for your state and size of household.

13. \$60,490.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse.
Go to Part 3. Do NOT fill out or file Official Form 122A-2

14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2.
Go to Part 3 and fill out Form 122A-2.

SP

Debtor 1 Jay'Veion _____ Jacquez _____ Pruitt _____ Case number (if known) 23-54421
First Name Middle Name Last Name

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.



Signature of Debtor 1

Date 08 / 18 / 2023
MM/DD/YYYY



Signature of Debtor 2

Date _____
MM/DD/YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.
If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1	First Name Jay'Veion	Middle Name Jacquez	Last Name Pruitt
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern	District of Georgia	(State)
Case number (if known)	23-54421		

Check the appropriate box as directed
in
lines 40 or 42:

According to the calculations required by
this Statement:

1. There is no presumption of abuse.
 2. There is a presumption of abuse.

Check if this is an amended filing

Official Form 122A-2

Chapter 7 Means Test Calculation

04/22

To fill out this form, you will need your completed copy of *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Determine Your Adjusted Income

1. Copy your total current monthly income **Copy line 11 from Official Form 122A-1 here → \$1,526.67**

2. Did you fill out Column B in Part 1 of Form 122A-1?

No. Fill in \$0 for the total on line 3.

Yes. Is your spouse filing with you?

No. Go to line 3.

Yes. Fill in \$0 for the total on line 3.

3. Adjust your current monthly income by subtracting any part of your spouse's income not used to pay for the household expenses of you or your dependents. Follow these steps:

On line 11, Column B of Form 122A-1, was any amount of the income you reported for your spouse NOT regularly used for the household expenses of you or your dependents?

No. Fill in 0 for the total on line 3.

Yes. Fill in the information below:

State each purpose for which the income was used

For example, the income is used to pay your spouse's tax debt or to support people other than you or your dependents

Fill in the amount you are subtracting from your spouse's income

Total \$0.00

\$0.00

Copy total here → -\$0.00

\$1,526.67

4. Adjust your current monthly income. Subtract the total on line 3 from line 1.

Debtor 1 Jay'Veion _____ Jacquez _____ Pruitt _____ Case number (if known) 23-54421
 First Name Middle Name Last Name

Part 2: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in line 3 and do not deduct any operating expenses that you subtracted from income in lines 5 and 6 of Form 122A-1.

If your expenses differ from month to month, enter the average expense.

Whenever this part of the form refers to you, it means both you and your spouse if Column B of Form 122A-1 is filled in.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

1

National Standards You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items. \$785.00
7. **Out-of-pocket health care allowance:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories-people who are under 65 and people who are 65 or older-because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

People who are under 65 years of age

- 7a. Out-of-pocket health care allowance per person \$79.00
- 7b. Number of people who are under 65 1
- 7c. Subtotal. Multiply line 7a by line 7b. \$79.00 **Copy here→** \$79.00

People who are 65 years of age or older

- 7d. Out-of-pocket health care allowance per person \$154.00
- 7e. Number of people who are 65 or older 0
- 7f. **Subtotal.** Multiply line 7d by line 7e. \$0.00 **Copy here→** +\$0.00
- 7g. Total. Add lines 7c and 7f. **Copy total here →** \$79.00 \$79.00

Debtor 1 Jay'Veion Jacquez Pruitt Case number (if known) 23-54421
 First Name Middle Name Last Name

Local Standards You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- **Housing and utilities - Insurance and operating expenses**
- **Housing and utilities - Mortgage or rent expenses**

To answer the questions in lines 8-9, use the U.S. Trustee Program chart.

To find the chart, go online using the link specified in the separate instructions for this form.
 This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities - Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses. \$618.00

9. **Housing and utilities - Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses. \$1,132.00

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of the creditor	Average monthly payment			
		+		
Total average monthly payment	<u>\$0.00</u>	Copy here→	<u>-\$0.00</u>	Repeat this amount on line 33a.
9c. Net mortgage or rent expense. Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this amount is less than \$0, enter \$0.	<u>\$1,132.00</u>	Copy here→	<u>\$1,132.00</u>	<u>\$1,132.00</u>
10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.			<u>\$0.00</u>	
Explain why:				
11. Local transportation expenses: Check the number of vehicles for which you claim an ownership or operating expense.				
<input checked="" type="checkbox"/> 0. Go to line 14.				
<input type="checkbox"/> 1. Go to line 12.				
<input type="checkbox"/> 2 or more. Go to line 12.				
12. Vehicle operation expense: Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the Operating Costs that apply for your Census region or metropolitan statistical area.				
13. Vehicle ownership or lease expense: Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.				
14. Public transportation expense: If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the Public Transportation expense allowance regardless of whether you use public transportation.				
15. Additional public transportation expense: If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for Public Transportation.	<u>\$0.00</u>			

Debtor 1	Jay'Veion First Name	Jacquez Middle Name	Pruitt Last Name	Case number (if known)	23-54421
Other Necessary Expenses In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.					
16.	Taxes: The total monthly amount that you will actually owe for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.				\$0.00
	Do not include real estate, sales, or use taxes.				
17.	Involuntary deductions: The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.				\$0.00
	Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.				
18.	Life insurance: The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term.				\$0.00
19.	Court-ordered payments: The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.				\$0.00
	Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.				
20.	Education: The total monthly amount that you pay for education that is either required:				\$0.00
	<ul style="list-style-type: none"> ■ as a condition for your job, or ■ for your physically or mentally challenged dependent child if no public education is available for similar services. 				
21.	Childcare: The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.				\$0.00
	Do not include payments for any elementary or secondary school education.				
22.	Additional health care expenses, excluding insurance costs: The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. Payments for health insurance or health savings accounts should be listed only in line 25.				\$0.00
23.	Optional telephones and telephone services: The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.				+\$0.00
	Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122A-1, or any amount you previously deducted.				
24.	Add all of the expenses allowed under the IRS expense allowances.				\$2,856.00
	Add lines 6 through 23.				

Debtor 1 First Name	Jay'Veion	Middle Name	Jacquez	Last Name	Pruitt	Case number (if known)	23-54421
Additional Expense Deductions				These are additional deductions allowed by the Means Test. Note: Do not include any expense allowances listed in lines 6-24.			
25. Health insurance, disability insurance, and health savings account expenses. The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.							
Health insurance	\$0.00						
Disability insurance	\$0.00						
Health savings account	\$0.00						
Total	\$0.00			Copy total here→		\$0.00	
Do you actually spend this total amount?							
<input type="checkbox"/> No. How much do you actually spend?							
<input checked="" type="checkbox"/> Yes							
26. Continuing contributions to the care of household or family members. The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b).							
\$0.00							
27. Protection against family violence. The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply.							
\$0.00							
By law, the court must keep the nature of these expenses confidential.							
28. Additional home energy costs. Your home energy costs are included in your insurance and operating expenses on line 8.							
If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs.							
You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.							
\$0.00							
29. Education expenses for dependent children who are younger than 18. The monthly expenses (not more than \$189.58* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.							
\$0.00							
You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.							
\$0.00							
* Subject to adjustment on 4/01/25, and every 3 years after that for cases begun on or after the date of adjustment.							
30. Additional food and clothing expense. The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.							
\$0.00							
To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.							
You must show that the additional amount claimed is reasonable and necessary.							
31. Continuing charitable contributions. The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 26 U.S.C. § 170(c)(1)-(2).							
+\$0.00							
32. Add all of the additional expense deductions.							
Add lines 25 through 31.							
\$0.00							

Debtor 1 Jay'Veion Jacquez Pruitt Case number (if known) 23-54421
First Name Middle Name Last Name

Deductions for Debt Payment

- 33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.** The monthly expenses for health insurance, disability

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Mortgages on your home:

33a. Copy line 9b here → \$0.00

Loans on your first two vehicles:

33b. Copy line 13b here. → \$0.00

33c. Copy line 13e here. → \$0.00

33d. List other secured debts:

Name of each creditor for other secured debt

Identify property that secures the debt

Does payment include taxes or insurance?

33e. Total average monthly payment. Add lines 33a through 33d. → \$0.00

Copy total here→

\$0.00

- 34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?**

No. Go to line 35.

Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the cure amount). Next, divide by 60 and fill in the information below.

Name of the creditor

Identify property that secures the debt

Total cure amount

Monthly cure amount

Total

\$0.00

Copy total here→

\$0.00

- 35. Do you owe any priority claims such as a priority tax, child support, or alimony - that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.**

No. Go to line 36.

Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims

\$0.00

÷ 60 =

\$0.00

Debtor 1 Jay'Veion Jacquez Pruitt Case number (if known) 23-54421
 First Name Middle Name Last Name

36. Are you eligible to file a case under Chapter 13? 11 U.S.C. § 507.

For more information, go online using the link for Bankruptcy Basics specified in the separate instructions for this form. Bankruptcy Basics may also be available at the bankruptcy clerk's office.

No. Go to line 37.

Yes. Fill in the following information.

Projected monthly plan payment if you were filing under Chapter 13 \$1.85

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts). X0.0653

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense if you were filing under Chapter 13 \$0.12

Copy total here→

\$0.12

37. Add all of the deductions for debt payment.

Add lines 33e through 36. \$0.12

Total Deductions from Income

38. Add all of the allowed deductions.

Copy line 24, All of the expenses allowed under IRS expense allowances \$2,856.00

Copy line 32, All of the additional expense deductions \$0.00

Copy line 37, All of the deductions for debt payment \$0.12

Total deductions \$2,856.12 **Copy total here→** \$2,856.12

Part 3: Determine Whether There Is a Presumption of Abuse

39. Calculate monthly disposable income for 60 months

39a. Copy line 4, adjusted current monthly income \$1,526.67

39b. Copy line 38, Total deductions \$2,856.12

39c. Monthly disposable income. 11 U.S.C. § 707(b)(2). Subtract line 39b from line 39a. (\$1,329.45) **Copy here→** (\$1,329.45)

For the next 60 months (5 years) x 60

39d. **Total.** Multiply line 39c by 60 (\$79,767.00) **Copy here→** (\$79,767.00)

40. Find out whether there is a presumption of abuse. Check the box that applies:

The line 39d is less than \$9,075*. On the top of page 1 of this form, check box 1, *There is no presumption of abuse*. Go to Part 5.

The line 39d is more than \$15,150*. On the top of page 1 of this form, check box 2, *There is a presumption of abuse*. You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

The line 39d is at least \$9,075*, but not more than \$15,150*. Go to line 41.

* Subject to adjustment on 4/01/25, and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 Jay'Veion _____ Jacquez _____ Pruitt _____ Case number (if known) 23-54421
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41. 41a. Fill in the amount of your total nonpriority unsecured debt. If you filled out *A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules* (Official Form 106Sum), you may refer to line 3b on that form _____

x .25

- 41b. 25% of your total nonpriority unsecured debt. 11 U.S.C. § 707(b)(2)(A)(i)(I).
Multiply line 41a by 0.25 _____

42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt.

Check the box that applies:

- Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, There is no presumption of abuse. Go to Part 5.
- Line 39d is equal to or more than line 41b. On the top of page 1 of this form, check box 2, There is a presumption of abuse. You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

Part 4: Give Details About Special Circumstances

43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative? 11 U.S.C. § 707(b)(2)(B).

No. Go to Part 5.

Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25.

You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments.

Give a detailed explanation of the special circumstances

Average monthly expense or income adjustment

Part 5: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.



Signature of Debtor 1

Date 08 / 18 / 2023
MM/DD/YYYY



Signature of Debtor 2

Date _____
MM/DD/YYYY

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In re	Jay'Veion Jacquez Pruitt	Case No.	23-54421
	Debtor	(If known)	
		Chapter	Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - AMENDED

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$1,800.00
Costs Include: \$1,775.00 attorney fees & \$25.00 conversion fee	
Prior to the filing of this statement I have received	\$0.00
Balance Due	\$1,800.00

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of the compensation paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. The balance due will be provided for by post-dated check or ACH payments pursuant to a post-petition contract.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Motion to Sell Property - \$500.00

Application to Employ Professional/Motion to Approve Compromise - \$300.00

Motion to Incur Debt/Refinance - \$300.00

Motion to Reimpose Stay - \$300.00

Motion to Vacate Dismissal/Reopen Case - \$300.00 plus cost

Motion to Retain Tax Refund - \$300.00

Stay Violations- \$300/per hour

Representing Client in Adversary Proceeding - \$300.00/hr

Representing Client in 2004 Examination - \$300.00/hr

Motion to Extend Time for Reaffirmation - \$300.00

SP

B2030 (Form 2030) (12/15)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

08 / 18 / 2023

Date



Signature of Attorney

Semrad

Name of law firm